

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Maximiliano Sanchez  
Elba I Sanchez  
Debtors

Case No. 17-02918-MJC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Oct 03, 2023

User: AutoDocke  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 106

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2023:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | Maximiliano Sanchez, Elba I Sanchez, 1222 Hawk Nest Court, East Stroudsburg, PA 18302-8867                                       |
| cr       | + DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883   |
| cr       | + Ditech Financial LLC fka Green Tree Servicing LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927      |
| cr       | + U.S. Bank Trust National Association, as Trustee o, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734 |
| 4944698  | ADVANCED URGENT CARE, 9975 S EASTERN AVE STE 110, LAS VEGAS, NV 89183-7950   |
| 4944703  | ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457   |
| 4944705  | + BERKHEIMER TAX ADMINISTRATION, ATTN GENIE SKELLENGER, 50 NORTH SEVENTH STREET, BANGOR, PA 18013-1795                           |
| 4944706  | + BIZFILINGS, 8020 EXCELSIOR DR, SUITE 200, MADISON, WI 53717-1998   |
| 4950458  | + Berkheimer-Agt EStroudsburgASD MiddleSmithfieldTwp, c/o David R. Gordon, Esq., 1883 Jory Road, Pen Argyl, PA 18072-9652        |
| 4944710  | CH HOSPITAL OF ALLENTOWN, PO BOX 826348, PHILADELPHIA, PA 19182-6348   |
| 4944711  | CHS PROFESSIONAL PRACTICE INC, PO BOX 826348, PHILADELPHIA, PA 19182-6348  |
| 4944718  | COORDINATED HEALTH, PO BOX 826348, PHILADELPHIA, PA 19182-6348   |
| 4944719  | CREDITECH, PO BOX 20330, LEHIGH VALLEY, PA 18002-0330  |
| 4944722  | DOMINION NATIONAL, PO BOX 75314, CHARLOTTE, NC 28275-5314  |
| 4960872  | Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154                            |
| 4944721  | Ditech Financial, LLC, PO Box 44265, Jacksonville, FL 32231-4265   |
| 4944723  | + EASTERN ALARM SYSTEMS INC, 228 EDINBURGH ROAD, BUSHKILL, PA 18324-7974   |
| 4944724  | + EVINE LIVE, C/O ALPHA RECOVERY, 5660 GREENWOOD BLVD STE 101, ENGLEWOOD, CO 80111-2416  |
| 4944730  | + GARFIELD HEIGHTS MUN CT, 5555 TURNEY ROAD, CLEVELAND, OH 44125-3798  |
| 4944731  | + HAMILTON LAW GROUP, PO BOX 90301, ALLENTOWN, PA 18109-0301   |
| 4944732  | + HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279  |
| 4944733  | HIGHMARK, PO BOX 890118, CAMP HILL, PA 17089-0118  |
| 4944738  | + LEHIGH VALLEY HOSPITAL POCONO, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3006  |
| 4944739  | + LEISURE LANDS COMM ASSN, 3238 LEISURE LANDS ROAD, EAST STROUDSBURG, PA 18302-8894  |
| 4987845  | + LEISURE LANDS COMMUNITY ASSOCIATION, INC., c/o Young & Haros, LLC, 802 Main St., Stroudsburg, PA 18360-1602                    |
| 4944749  | + PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041  |
| 4944752  | + PENN CREDIT CORPORATION, 916 S 14TH STREET, HARRISBURG, PA 17104-3425  |
| 4944753  | POCONO CARDIOLOGY ASSOCIATES, 200 PLAZA COURT, SUITE C, EAST STROUDSBURG, PA 18301-8259  |
| 4944754  | + POCONO MEDICAL CENTER, 206 EAST BROWN STREET, EAST STROUDSBURG, PA 18301-3094  |
| 4944756  | + PRACTICE ASSOC MED GROUP, SPECIALTY CARE PRAC ASSOC, PO BOX 416457, BOSTON, MA 02241-6457                                      |
| 4944757  | + RAINBOW TRANSPORTERS, 1222 HAWK NEST COURT, EAST STROUDSBURG, PA 18302-8867  |
| 4944758  | + RET TRUCKING LLC, RAUL ESTRADA, 5 GINA STREET, HOWELL, NJ 07731-2730   |
| 4944759  | + RICHMOND NORTH ASSOC, 4955 NORTH BAILEY AVE #109, AMHERST, NY 14226-1206   |
| 4944761  | + ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000   |
| 4944762  | ST LUKE'S PHYS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386  |
| 4944763  | ST LUKE'S PHYS GROUP, PO BOX 25837, SALT LAKE CITY, UT 84125-0837  |
| 4944764  | + STATE OF DELAWARE, DELAWARE DIV OF CORPORATIONS, PO BOX 5509, BINGHAMTON, NY 13902-5509  |
| 4944765  | + STEPHEN H FINKELSTEIN ESQ, PO BOX 6905, ELIZABETH, NJ 07206-6905   |
| 4944766  | + SUPREME AUTO TRANSPORT INC, 7300 MILLER PLACE STE B, LONGMONT, CO 80504-3451   |
| 4944771  | + TRANSAMERICA LIFE INS CO, C/O TRANSAMERICA EMP BEN, PO BOX 8063, LITTLE ROCK, AR 72203-8063                                    |
| 4944772  | TRINITAS HOSP MED ONC, PO BOX 785036, PHILADELPHIA, PA 19178-5036  |

4944773 TRINITAS PHYS PRACTICE, ATTN 11640C, PO BOX 14000, BELFAST, ME 04915-4033  
4944774 TRINITAS REGIONAL MED CTR, 225 WILLIAMSON STREET, ELIZABETH, NJ 07202-3625  
4944775 + UNIVERSAL ADV FLEET CARD, PO BOX 924138, NORCROSS, GA 30010-4138  
4944777 + UNIVERSAL PREMIUM FLEET CARD, PO BOX 923928, NORCROSS, GA 30010-3928  
4944781 + WEX FLEET ONE, 613 BAKERTOWN ROAD, ANTIOCH, TN 37013-2657

TOTAL: 46

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                              | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | ^ MEBN  | Oct 03 2023 18:38:51 | Rushmore Loan Management Services, LLC as Servicer, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631   |
| cr       | ^ MEBN  | Oct 03 2023 18:38:50 | SN Servicing Corporation as servicer for U.S. Bank, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631   |
| 4944699  | + Email/Text: kristin.villneauve@allianceoneinc.com     | Oct 03 2023 18:39:00 | ALLIANCE ONE, 4850 STREET ROAD, FEASTERVILLE TREVOSSE, PA 19053-6643   |
| 4944700  | + Email/Text: bkrpt@retrievalmasters.com                | Oct 03 2023 18:40:00 | AMERICAN MEDICAL COLL, 2269 S SAW MILL RIVER RD, ELMSFORD, NY 10523-3814   |
| 4944701  | + Email/Text: bkrpt@retrievalmasters.com                | Oct 03 2023 18:40:00 | AMERICAN MEDICAL COLL AGENCY, 4 WESTCHESTER PLAZA, BUILDING 4, ELMSFORD, NY 10523-1615   |
| 4944702  | Email/Text: bankruptcynotice@aspendental.com            | Oct 03 2023 18:39:00 | ASPEN DENTAL, 1112 A NORTH NINTH STREET, STROUDSBURG, PA 18360   |
| 4978561  | Email/PDF: resurgentbknofications@resurgent.com         | Oct 03 2023 18:52:19 | Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 4944707  | ^ MEBN  | Oct 03 2023 18:38:46 | CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, SUITE 1000 EAST, OKLAHOMA CITY, OK 73112-7236  |
| 4944708  | EDI: CAPITALONE.COM                                     | Oct 03 2023 22:41:00 | CAPITAL ONE BANK, PO BOX 30285, SALT LAKE CITY, UT 84130-0285  |
| 4944709  | + Email/Text: ngisupport@radiusgs.com                   | Oct 03 2023 18:39:00 | CENTRAL CREDIT SVCS, 9550 REGENCY SQUARE BLVD, SUITE 500, JACKSONVILLE, FL 32225-8169  |
| 4944712  | + EDI: CITICORP.COM                                     | Oct 03 2023 22:41:00 | CITIBANK NA, PO BOX 769006, SAN ANTONIO, TX 78245-9006   |
| 4944713  | + EDI: PRA.COM  | Oct 03 2023 22:41:00 | CITIBANK/HOME DEPOT, C/O PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD, NORFOLK, VA 23502-4952  |
| 4944714  | Email/Text: EBN_Brea@meduitrcm.com                      | Oct 03 2023 18:40:00 | CMRE FINANCIAL SERVICES, 3075 E IMPERIAL HWY, SUITE 200, BREA, CA 92821-6753   |
| 4944715  | EDI: WFNNB.COM  | Oct 03 2023 22:41:00 | COMENITY CAPITAL BANK, PO BOX 183003, COLUMBUS, OH 43218-3003  |
| 4944716  | + EDI: WFNNB.COM  | Oct 03 2023 22:41:00 | COMENITY CAPITAL/HSN, 995 W 122ND AVE, DENVER, CO 80234-3417   |
| 4944717  | Email/Text: Collections_Bankruptcies@encoreexchange.com | Oct 03 2023 18:39:00 | COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238   |
| 4981500  | Email/PDF: bncnotices@becket-lee.com                    | Oct 03 2023 18:52:26 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 4944720  | + Email/Text: bankruptcydpt@mcmcg.com                   | Oct 03 2023 18:40:00 | DANIEL SANTUCCI, ESQ, C/O MIDLAND  |

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|         |  |                      | FUNDING LLC, 1 INTERNATIONAL PLZ 5TH FL, PHILADELPHIA, PA 19113-1510   |
| 4944725 | ^ MEBN   | Oct 03 2023 18:38:52 | FENTON & MCGARVEY LAW FIRM, 2401 STANLEY GAULT PKWY, LOUISVILLE, KY 40223-4175   |
| 4944726 | ^ MEBN   | Oct 03 2023 18:38:49 | FINANCIAL RECOVERIES, PO BOX 1388, MOUNT LAUREL, NJ 08054-7388   |
| 4944727 | + Email/Text: crdept@na.firstsource.com            | Oct 03 2023 18:40:00 | FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609  |
| 4944728 | ^ MEBN   | Oct 03 2023 18:38:45 | FMS, PO BOX 707600, TULSA, OK 74170-7600   |
| 4944732 | ^ MEBN   | Oct 03 2023 18:38:58 | HAYT HAYT & LANDAU, TWO INDUSTRIAL WAY WEST, EATONTOWN, NJ 07724-2279  |
| 4944734 | + Email/Text: HWIBankruptcy@hunterwarfield.com     | Oct 03 2023 18:40:00 | HSN FLEXPAY DEPT-2, C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415                                   |
| 4944735 | EDI: IRS.COM                                       | Oct 03 2023 22:41:00 | IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346   |
| 4944736 | Email/Text: PBNCNotifications@peritussservices.com | Oct 03 2023 18:39:00 | KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115  |
| 4944737 | Email/Text: govtaudits@labcorp.com                 | Oct 03 2023 18:40:00 | LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240   |
| 4944740 | + EDI: LTDFINANCIAL.COM                            | Oct 03 2023 22:41:00 | LTD FINANCIAL SVCS, 7322 SOUTHWEST FWY, SUITE 1600, HOUSTON, TX 77074-2134   |
| 4944741 | ^ MEBN   | Oct 03 2023 18:38:55 | MERCANTILE ADJUSTMENT BUREAU, PO BOX 9016, WILLIAMSVILLE, NY 14231-9016  |
| 4944742 | Email/Text: bankruptcydpt@mcmcg.com                | Oct 03 2023 18:40:00 | MIDLAND CREDIT MANAGEMENT, PO BOX 13105, ROANOKE, VA 24031-3105  |
| 4944743 | Email/Text: bankruptcydpt@mcmcg.com                | Oct 03 2023 18:40:00 | MIDLAND CREDIT MGT, PO BOX 60578, LOS ANGELES, CA 90060-0578   |
| 4944744 | + Email/Text: bankruptcydpt@mcmcg.com              | Oct 03 2023 18:40:00 | MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710   |
| 4993154 | + Email/Text: bankruptcydpt@mcmcg.com              | Oct 03 2023 18:40:00 | MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  |
| 4989777 | + Email/Text: bankruptcydpt@mcmcg.com              | Oct 03 2023 18:40:00 | Midland Funding, LLC, Midland Credit Mgmt.,Inc. as agent for, Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011   |
| 4944745 | + Email/Text: Bankruptcies@nragroup.com            | Oct 03 2023 18:40:00 | NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  |
| 4944746 | + EDI: NFCU.COM                                    | Oct 03 2023 22:41:00 | NAVY FEDERAL CREDIT UNION, PO BOX 3700, MERRIFIELD, VA 22119-3700  |
| 4944747 | + EDI: NFCU.COM                                    | Oct 03 2023 22:41:00 | NAVY FEDERAL CREDIT UNION, 820 FOLLIN LANE SE, VIENNA, VA 22180-4907   |
| 4960074 | + EDI: NFCU.COM                                    | Oct 03 2023 22:41:00 | Navy Federal Credit Union, PO Box 3000, Merrifield VA 22119-3000   |
| 5281714 | Email/Text: mtgbk@shellpointmtg.com                | Oct 03 2023 18:39:00 | NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826 |
| 5281713 | Email/Text: mtgbk@shellpointmtg.com                | Oct 03 2023 18:39:00 | NewRez LLC d/b/a, P.O. Box 10826, Greenville, SC 29603-0826  |
| 4944748 | + Email/Text: patricia_lewis@ooida.com             | Oct 03 2023 18:40:00 | OWNER OPERATOR SVCS INC, PO BOX 1000, GRAIN VALLEY, MO 64029-1000  |

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|---------|--|----------------------|--|
| 4944751 | Email/Text: bankruptcies@penncredit.com        | Oct 03 2023 18:40:00 | PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988   |
| 4944755 | EDI: PRA.COM                                   | Oct 03 2023 22:41:00 | PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD, NORFOLK, VA 23502   |
| 4974455 | EDI: PRA.COM                                   | Oct 03 2023 22:41:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 4945241 | + EDI: RECOVERYCORP.COM                        | Oct 03 2023 22:41:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 4959291 | EDI: PENNDEPTREV                               | Oct 03 2023 22:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946  |
| 4959291 | Email/Text: RVSVCBICNOTICE1@state.pa.us        | Oct 03 2023 18:40:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946  |
| 4981932 | EDI: Q3G.COM                                   | Oct 03 2023 22:41:00 | Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 5428547 | + Email/Text: flyersprod.inbound@axisai.com    | Oct 03 2023 18:40:00 | Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-2708, Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004                                       |
| 5428546 | + Email/Text: flyersprod.inbound@axisai.com    | Oct 03 2023 18:40:00 | Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004   |
| 4944760 | Email/Text: ssa.bankruptcy@ssa.gov             | Oct 03 2023 18:40:00 | SOCIAL SECURITY ADMN, NORTHEAST PROGRAM SVC CTR, 1 JAMAICA CTR PLAZA, JAMAICA, NY 11432-3898   |
| 4944767 | EDI: RMSC.COM                                  | Oct 03 2023 22:41:00 | SYNCB, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 4944768 | + EDI: RMSC.COM                                | Oct 03 2023 22:41:00 | SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015  |
| 4944769 | + EDI: RMSC.COM                                | Oct 03 2023 22:41:00 | SYNCB/PAPPAL SMARL CONN, PO BOX 965005, ORLANDO, FL 32896-5005   |
| 4944770 | + EDI: RMSC.COM                                | Oct 03 2023 22:41:00 | SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024   |
| 5569210 | ^ MEBN   | Oct 03 2023 18:38:37 | U.S. Bank Trust National Association., as Trustee of BKPL-EG Holding Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305, U.S. Bank Trust National Association, |
| 5569209 | ^ MEBN   | Oct 03 2023 18:38:37 | U.S. Bank Trust National Association., as Trustee of BKPL-EG Holding Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  |
| 4944776 | + Email/Text: HWIBankruptcy@hunterwarfield.com | Oct 03 2023 18:40:00 | UNIVERSAL PREMIUM CARD, C/O HUNTER WARFIELD, 4620 WOODLAND CORP BLVD, TAMPA, FL 33614-2415   |
| 4966036 | EDI: AIS.COM                                   | Oct 03 2023 22:41:00 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838   |
| 4944778 | Email/Text: bankruptcytn@wakeassoc.com         | Oct 03 2023 18:39:00 | WAKEFIELD & ASSOCIATES, 7005 MIDDLEBROOK PIKE, KNOXVILLE, TN 37909   |
| 4944780 | Email/Text: BKRMailOps@weltman.com             | Oct 03 2023 18:40:00 | WELTMAN WEINBERG & REIS, 175 S 3RD ST., STE 900, COLUMBUS, OH 43215-5166   |
| 4944779 | Email/Text: BKRMailOps@weltman.com             | Oct 03 2023 18:40:00 | WELTMAN WEINBERG & REIS, PO BOX 93784, CLEVELAND, OH 44101-5784  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 5514920  |               | Friedman Vartolo LLP, 1325 Franklin Ave, Ste 160,   |
| 4944729  |               | GARFIELD HEIGHTS MUN CT, Deleted per Doc. 28  |
| 5514919  |               | Rushmore Loan Management Services, LLC as creditor, as Trustee of the BKPL-EG Holding Trust |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                       |
| 4944704  | *             | ATLANTIC MEDICAL GROUP, PO BOX 416457, BOSTON, MA 02241-6457                                |
| 4944750  | ##            | PEERLESS CREDIT SERVICES, PO BOX 518, MIDDLETOWN, PA 17057-0518                             |

TOTAL: 3 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2023 at the address(es) listed below:

| Name                  | Email Address   |
|-----------------------|---|
| Ashlee Crane Fogle    | on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC afogle@rascrane.com   |
| D Brian Simpson       | on behalf of Service Addressee United States Attorney for the Middle District of Pennsylvania d.brian.simpson@usdoj.gov<br>Bethany.a.haase@usdoj.gov  |
| Jack N Zaharopoulos   | TWecf@pamd13trustee.com   |
| James Warmbrodt       | on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com   |
| Kevin Buttery         | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing kbuttery@rascrane.com  |
| Lauren Marie Moyer    | on behalf of Creditor Rushmore Loan Management Services LLC as Servicer for U.S. Bank Trust National Association, as Trustee of the BKPL-EG Holding Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com |
| Lauren Marie Moyer    | on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com, ecfmail@ecf.courtdrive.com                   |
| Richard Postiglione   | on behalf of Creditor U.S. Bank Trust National Association as Trustee of BKPL-EG Holding Trust bkecf@friedmanvartolo.com  |
| Robert J Kidwell, III | on behalf of Plaintiff Maximiliano Sanchez rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com   |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov   |
| Vincent Rubino        |   |

District/off: 0314-5  
Date Rcvd: Oct 03, 2023

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on behalf of Debtor 2 Elba I Sanchez  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 1 Maximiliano Sanchez  
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 12

**Information to identify the case:**

Debtor 1

Maximiliano Sanchez

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3660  
EIN 46-5484797

Debtor 2

Elba I Sanchez

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2965  
EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-02918-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Maximiliano Sanchez  
fdba Rainbow TransporterElba I Sanchez  
aka Elba Iris Sanchez, aka Elba Sanchez**By the  
court:**10/3/23Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;





- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**